



**Returns of  
Islamic Liabilities Products  
in Local and Foreign Currencies for  
Individual Customers**

\*Terms and conditions apply



**Last distributed rates are published by The Committee for Determining return rates  
of the Islamic Branches on 30/09/2024**

# Returns of Islamic liabilities products in local and foreign currencies for individual customers



## First: Liabilities in Local Currency (EGP)

### Investment Saving Accounts in Egyptian Pound (EGP)

Tiers	Monthly	Quarterly	Semi-Annually	Annually
From 3,000 to 5,000	10.750%	11.000%	11.125%	11.250%
More than 5,000 to 50,000	11.250%	11.500%	11.625%	11.750%
More than 50,000 to 250,000	11.750%	12.000%	12.125%	12.250%
More than 250,000 to 500,000	12.250%	12.500%	12.625%	12.750%
More than 500,000	12.750%	13.000%	13.125%	13.250%
Minimum amount for the account opening \ acquiring return	EGP 3,000			
Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity				

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## Kenana Youth Saving Account

BM-  
YOUTH

Tiers	Monthly	Quarterly	Semi-Annually	Annually
From 500 to 20,000	12.750%	13.000%	13.125%	13.250%
The account is available for customers between (16 to 35 years). Special rates are applicable till balance of EGP 20,000 and If the account balance exceeds the previous limit, investment saving account return rates will be applied on the remaining balance.				
Minimum amount for the account opening / acquiring return	EGP 500			
Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity				

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## Al Mongez Investment Saving Account in Egyptian Pound (EGP)

Tiers	Monthly
From 3,000 to 5,000	10.750%
More than 5,000 to 50,000	11.250%
More than 50,000 to 250,000	11.750%
More than 250,000 to 400,000	12.250%
Minimum amount for the account opening	EGP 100
Minimum amount for acquiring return	EGP 3,000
Maximum amount for acquiring return	EGP 400,000

Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity

## Al Momken Investment Saving Account in Egyptian Pound (EGP) for "People of Determination"

Tiers	Monthly
Starting from EGP 500	13.75%
Minimum amount for the account opening / acquiring return	EGP 500

Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity



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## Kenana Plus Account with Daily Return in Egyptian Pound (EGP)

Tiers	Rates %
From 50,000 to 100,000	16.500%
More than 100,000 to 500,000	16.750%
More than 500,000 to less than 1 Million	19.000%
From 1 Million to less than 2 Million	19.500%
From 2 Million to less than 10 Million	20.000%
From 10 Million to less than 30 Million	20.500%
From 30 Million to less than 100 Million	22.000%
From 100 Million and over	22.500%
Minimum amount for the account opening / acquiring return	EGP 50,000
Return Frequency	Daily

Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity

The customer will gain 75% of the above announced interest rates under settlement which will be added to the account daily until the decision of the committee of determining return rates by the end of the month and according to the investment results

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## Kenana Plus Accounts in Egyptian Pound (EGP)

Tiers	Monthly	Quarterly	Semi-Annually	Annually
From 3,000 to 5,000	9.375%	9.500%	9.625%	9.750%
More than 5,000 to 50,000	9.875%	10.000%	10.125%	10.250%
More than 50,000 to 250,000	10.375%	10.500%	10.625%	10.750%
More than 250,000 to 500,000	10.875%	11.000%	11.125%	11.250%
More than 500,000	11.375%	11.500%	11.625%	11.750%
Minimum amount for the account opening \ acquiring return	EGP 3,000			
Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity				

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## Islamic Certificates of Deposit in Egyptian Pound (EGP)

CD	Tenor	Renewable	Return Payment Frequency	Return Rate	Min. Purchase Amount/Multiples
Islamic Certificate with Quarterly Return	3 years	Yes	Quarterly	21.500%	500
Islamic Certificate with Monthly Return	5 years	Yes	Monthly	21.600%	1000
Elkhyeer Islamic Certificates with Monthly Return	10 years	Yes	Monthly	20.100%	500
Elkhyeer Islamic Certificates with Quarterly Return	10 years	Yes	Quarterly	20.600%	500

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## Second: Liabilities in Foreign Currencies

### Saving Accounts in Foreign Currencies

Account Currency	Return Rate
Sterling Pound	3.250%
EURO	0.100%
US Dollar and other currencies	3.850%
Minimum amount for the account opening / acquiring return	100 Unit
Return Frequency	Semi-Annually in 30/06, 31/12

Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity

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# Returns of Islamic liabilities products in local and foreign currencies for individual customers



## Investment Accounts in Foreign Currencies

Account Currency	Return Rate
Sterling Pound	3.220%
EURO	0.070%
US Dollar and other currencies	3.850%
Minimum amount for the account opening / acquiring return	100 Unit
Return Frequency	Semi-Annually in 30/06, 31/12

Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity

## Islamic Certificates of Deposit in US Dollar (USD)

CD	Tenor	Renewable	Return Payment Frequency	Return Rate	Min.Purchase Amount/Multiples
Islamic Certificate with Quarterly Return	3 years	Yes	Quarterly	5.000%	500
Islamic Certificate with Monthly Return	5 years	Yes	Monthly	5.050%	1000

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